

In re:
Luis Alberto Montalvo
Debtor

Case No. 22-10203-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 31, 2022

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Luis Alberto Montalvo, 4038 Lawndale Street, Philadelphia, PA 19124-5224 |
| 14664835 | + Arcon Credit Solutions LLC, 8425 Seasons Parkway, Suite 106, Saint Paul, MN 55125-3377 |
| 14664843 | Fortiva, Payment Processing, PO Box 650721, Dallas, TX 75265-0721 |
| 14664846 | + Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992 |
| 14664849 | Northstar Location Services, LLC, Attn: Financial Services Department, 4385 Genesee Street, Buffalo, NY 14225-1943 |
| 14664850 | + Receivable Collection Services, LLC, 170 Jericho Turnpike, Suite 204, Floral Park, NY 11001-2024 |
| 14665645 | + Syncriony Bank, c/o Valerie Smith, PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14664858 | + Teachers Federal Credit Union, Attn: Bankruptcy, P.O. Box 9005, Smithtown, NY 11787-9005 |
| 14664860 | + Teachers Federal Credit Union, 102 Motor Parkway, Hauppauge, NY 11788-5109 |
| 14666187 | + Village Capital & Investment, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541 |
| 14666224 | + Village Capital & Investment, LLC, c/o Rebecca Solarz, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 14664861 | Village Capital & Investments, LLC, PO Box 679118, Dallas, TX 75267-9118 |

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| 14664831 | Email/Text: Bankruptcy@absoluteresolutions.com | Aug 31 2022 23:56:00 | Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437 |
| 14664833 | Email/Text: Bankruptcy@absoluteresolutions.com | Aug 31 2022 23:56:00 | Absolute Resolutions Investments, LLC, 8000 Norman Center Drive, Suite 350, Minneapolis, MN 55437 |
| 14667748 | Email/Text: Bankruptcy@absoluteresolutions.com | Aug 31 2022 23:56:00 | Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437 |
| 14666117 | + Email/PDF: acg.acg.ebn@aisinfo.com | Sep 01 2022 00:08:07 | Ally Capital, c/o Arvind Nath Rawal, AIS Portfolio Services, LP, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901 |
| 14666054 | + Email/PDF: acg.acg.ebn@aisinfo.com | Aug 31 2022 23:57:36 | Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14674576 | + Email/PDF: acg.acg.ebn@aisinfo.com | Aug 31 2022 23:57:36 | Ally Capital c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14664834 | + Email/Text: ally@ebn.phinsolutions.com | Aug 31 2022 23:56:00 | Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901 |
| 14664836 | + Email/Text: BarclaysBankDelaware@tsico.com | Aug 31 2022 23:56:00 | Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801 |
| 14664839 | Email/Text: megan.harper@phila.gov | Aug 31 2022 23:56:00 | City of Philadelphia, Law Dept Tax Unit, Bankruptcy Group MSB, 1401 JFK Boulevard, 5th |

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|----------|---|----------------------|---|
| | | | Floor, Philadelphia, PA 19102-1595 |
| 14664841 | Email/Text: customercareus@creditcorpsolutionsinc.com | Aug 31 2022 23:56:00 | Credit Corp Solutions, Inc., 63 East 11400 South 408, Sandy, UT 84070 |
| 14664837 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Aug 31 2022 23:57:31 | Capital One, N.A., PO Box 30273, Salt Lake City, UT 84130-0273 |
| 14664838 | + Email/Text: bankruptcy@cavps.com | Aug 31 2022 23:56:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321 |
| 14665650 | + Email/Text: bankruptcy@cavps.com | Aug 31 2022 23:56:00 | Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405 |
| 14664840 | + Email/Text: clientservices@credit-control.com | Aug 31 2022 23:56:00 | Credit Control, LLC, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429 |
| 14664842 | Email/Text: collecadminbankruptcy@fnni.com | Aug 31 2022 23:56:00 | First Bankcard, PO Box 2557, Omaha, NE 68103-2557 |
| 14664844 | Email/Text: clientservices@glassmountaincapital.com | Aug 31 2022 23:56:00 | Glass Mountain Capital LLC, 1375 East Woodfield Road, Suite 400, Schaumburg, IL 60173-5426 |
| 14664845 | Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 01 2022 00:08:13 | Home Depot Credit Services, PO Box 70600, Philadelphia, PA 19176-0600 |
| 14669963 | Email/PDF: resurgentbknotifications@resurgent.com | Sep 01 2022 00:08:08 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14666115 | + Email/Text: bankruptcydpt@mcmcg.com | Aug 31 2022 23:56:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037 |
| 14664847 | Email/Text: bankruptcydpt@mcmcg.com | Aug 31 2022 23:56:00 | Midland Credit Management, Inc., P.O. Box 301030, Los Angeles, CA 90030-1030 |
| 14664848 | + Email/Text: bankruptcydpt@mcmcg.com | Aug 31 2022 23:56:00 | Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007 |
| 14682315 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Sep 01 2022 00:08:11 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 |
| 14666683 | Email/Text: bnc-quantum@quantum3group.com | Aug 31 2022 23:56:00 | Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788 |
| 14673789 | Email/Text: bnc-quantum@quantum3group.com | Aug 31 2022 23:56:00 | Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14664851 | + Email/Text: enotifications@santanderconsumerusa.com | Aug 31 2022 23:56:00 | Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244 |
| 14664854 | Email/PDF: gecsed@recoverycorp.com | Sep 01 2022 00:08:11 | Synchrony Bank, PO Box 96006, Orlando, FL 32896-0006 |
| 14664853 | Email/PDF: gecsed@recoverycorp.com | Sep 01 2022 00:08:16 | Synchrony Bank, PO Box 965033, Orlando, FL 32896-5033 |
| 14664852 | Email/PDF: gecsed@recoverycorp.com | Sep 01 2022 00:08:13 | Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064 |
| 14665322 | + Email/PDF: gecsed@recoverycorp.com | Sep 01 2022 00:08:08 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14664855 | Email/PDF: gecsed@recoverycorp.com | Sep 01 2022 00:08:07 | Synchrony Bank / eBay Mastercard, PO Box 530939, Atlanta, GA 30353-0939 |
| 14664856 | + Email/PDF: gecsed@recoverycorp.com | Sep 01 2022 00:08:16 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 14664857 | Email/PDF: gecsed@recoverycorp.com | Sep 01 2022 00:08:07 | Synchrony Bank/Care Credit, PO Box 960061, Orlando, FL 32896-0061 |
| 14674207 | Email/Text: admaas@villagecapital.com | | |

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14666187 ^ MEBN

Aug 31 2022 23:56:00 Village Capital & Investment, 2550 Paseo Verde Parkway, Suite 100, Henderson, NV 89074

Aug 31 2022 23:55:31 Village Capital & Investment, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 14664832 | *P++ | ABSOLUTE RESOLUTIONS CORPORATION, 8000 NORMAN CENTER DRIVE SUITE 350, BLOOMINGTON MN 55437-1118, address filed with court:, Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437 |
| 14664859 | *+ | Teachers Federal Credit Union, Attn: Bankruptcy, P.O. Box 9005, Smithtown, NY 11787-9005 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2022 at the address(es) listed below:

| Name | Email Address |
|-----------------------|--|
| DAVID M. OFFEN | on behalf of Debtor Luis Alberto Montalvo dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com |
| KENNETH E. WEST | ecfemails@ph13trustee.com philaecf@gmail.com |
| KENNETH E. WEST | on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com |
| REBECCA ANN SOLARZ | on behalf of Creditor VILLAGE CAPITAL & INVESTMENT LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

TOTAL: 5

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Luis Alberto Montalvo

Debtor(s)

Chapter: 13

Bankruptcy No: 22-10203-elf

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this August 30, 2022 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Eric L. Frank
Judge ,
United States Bankruptcy Court